

SENATE BILL NO. 214

BY SENATOR MORRISH

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

1 AN ACT

2 To amend and reenact R.S. 22:1892(A)(3), relative to insurance; to authorize the  
3 commissioner of insurance to extend the time period for the filing of certain claims  
4 on policies covering damage that occurs during certain declared emergencies or  
5 disasters; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1892(A)(3) is hereby amended and reenacted to read as follows:

8 §1892. Payment and adjustment of claims, policies other than life and health and  
9 accident; personal vehicle damage claims; **extension of time to**  
10 **respond to claims during emergency or disaster;** penalties; arson-  
11 related claims suspension

12 A. \* \* \*

13 (3) Except in the case of catastrophic loss, the insurer shall initiate loss  
14 adjustment of a property damage claim and of a claim for reasonable medical  
15 expenses within fourteen days after notification of loss by the claimant. In the case  
16 of catastrophic loss, the insurer shall initiate loss adjustment of a property damage  
17 claim within thirty days after notification of loss by the claimant **except that the**  
18 **commissioner may promulgate a rule for extending the time period for**  
19 **initiating a loss adjustment for damages arising from a presidentially declared**  
20 **emergency or disaster or a gubernatorially declared emergency or disaster up**  
21 **to an additional thirty days. Thereafter, only one additional extension of the**  
22 **period of time for initiating a loss adjustment may be allowed and must be**  
23 **approved by the Senate Committee on Insurance and the House Committee on**

3 \* \* \*

SPEAKER OF THE HOUSE OF REPRESENTATIVES

APPROVED: \_\_\_\_\_